Official Form 101

(ITIN)

your Social Security number or federal Individual Taxpayer

Identification number

Voluntary Petition for Individuals Filing for Bankruptcy

xxx - xx - 3 8 3 0

9 xx - xx -

11 2015 page 1

UNITED STATES BANKRUPTCY COURT

9 xx - xx - NORTHERN DISTRICT OF ILLINOIS

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ebtor 1 LISA CIAILE First Name Middle N		Case number (# known)
	LASI 1980E	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
the last 8 years Include trade names and	Business name	Business name
doing business as names	Business name	Business name
	EIN	EIN
	EIN	EIN
Where you live	TO THE CONTRACT OF THE PROPERTY OF THE PROPERTY OF THE CONTRACT OF THE CONTRAC	If Debtor 2 lives at a different address:
	6225 S. Woodlawn	
	Number Street	Number Street
	Unit 2N	-
	Chicago IL 60637	
	City State ZIP Code	City State ZIP Coo
	Cook	
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Cod
Why you are choosing	Check one:	Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
		- The state of the

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Debtor 1 Lisa First Name	Elaine Le	OWIS Last Name	MANAGANA ANA ANA ANA ANA ANA ANA ANA ANA	Case number (#	(known)
Part 2: Tell the	Court About Y	our Bankruptcy Ca	ase		
7. The chapter of Bankruptcy Co		heck one. (For a brief or Bankruptcy (Form 20	description of each, see <i>No</i> (110)). Also, go to the top of p	tice Required by 1	1 U.S.C. § 342(b) for Individuals Filing
are choosing to under	file	Chapter 7	,,, ,, ,		and appropriate box.
ander		Chapter 11			
		Chapter 12			
		Chapter 13			
8. How you will pa	Z	local court for more yourself, you may purself, you may purself your pay with a pre-printed a lineed to pay the Application for India li request that my to By law, a judge maless than 150% of to pay the fee in instal	e details about how you is pay with cash, cashier's yment on your behalf, you address. fee in installments. If you widuals to Pay The Filing fee be waived (You may by, but is not required to, the official poverty line the	may pay. Typica check, or money our attorney may bu choose this op a Fee in Installment or request this op waive your fee, at applies to younis option, you method the check the state of t	neck with the clerk's office in your lly, if you are paying the fee or order. If your attorney is pay with a credit card or check potion, sign and attach the ents (Official Form 103A). Ition only if you are filing for Chapter 7, and may do so only if your income is our family size and you are unable to nust fill out the Application to Have the with your petition.
Have you filed for bankruptcy with last 8 years?	in the	No Yes. District	When	MM / DD / YYYY	Case number
		District	When		Case number
		District			
		DISUICI.	When	MM / DD / YYYY	Case number
10. Are any bankrup cases pending o	r beina	No Voc. Debter		144-144 (144-144) (144-144) (144-144) (144-144) (144-144) (144-144) (144-144) (144-144)	
filed by a spouse not filing this ca you, or by a bus partner, or by an affiliate?	se with iness		When		Relationship to you Case number, if known
danide .		Debtor			Relationship to you
		District	When	MM / DD / YYYY	Case number, if known
11. Do you rent your residence?	· Ø	No. Go to line 12. Yes. Has your landlor residence?	rd obtained an eviction judg ne 12.	ment against you a	and do you want to stay in your

this bankruptcy petition.

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Debtor 1 Lisa Elain	E Lewis Case number (# known)
Partis: Report About Any	Businesses You Own as a Sole Proprietor
12. Are you a sole proprieto	r 💋 No. Go to Part 4.
of any full- or part-time business?	Yes. Name and location of business
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or	Name of business, if any
LLC. If you have more than one	Number Street
sole proprietorship, use a separate sheet and attach it	
to this petition.	City State ZIP Code
	Check the appropriate box to describe your business:
	Health Care Business (as defined in 11 U.S.C. § 101(27A))
	☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
	Stockbroker (as defined in 11 U.S.C. § 101(53A))
	☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
	☐ None of the above
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
Part 4: Report if You Own	Bankruptcy Code. or Have Any Hazardous Property or Any Property That Needs Immediate Attention
14. Do you own or have any property that poses or is	Ø No
alleged to pose a threat of imminent and identifiable hazard to	☐ Yes. What is the hazard?
public health or safety? Or do you own any property that needs immediate attention?	If immediate attention is needed, why is it needed?
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	
	Where is the property? Number Street
	Francis GREGI

City

ZIP Code

State

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Debtor 1

Lisa Elaine Lewis

Case number (# known)____

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:		About Dabter 2	(Shayea Onto in a bring O
		About Debtor 2	(Spouse Only in a Joint Case):
You must check t	one:	You must check	one:
counseling a filed this ban certificate of	•	counseling a filed this bar	briefing from an approved credit agency within the 180 days before I akruptcy petition, and I received a f completion.
Attach a copy plan, if any, th	of the certificate and the payment at you developed with the agency.	Attach a copy plan, if any, ti	of the certificate and the payment hat you developed with the agency.
counseling a	oriefing from an approved credit gency within the 180 days before I kruptcy petition, but I do not have a completion.	counseling a filed this bar	briefing from an approved credit agency within the 180 days before I akruptcy petition, but I do not have a completion.
Within 14 day: you MUST file plan, if any.	s after you file this bankruptcy petition, a copy of the certificate and payment	Within 14 day you MUST file plan, if any.	rs after you file this bankruptcy petition, a a copy of the certificate and payment
services from unable to obt days after I m	asked for credit counseling nan approved agency, but was ain those services during the 7 hade my request, and exigent is merit a 30-day temporary waiver ment.	services fron unable to ob days after I n	i asked for credit counseling n an approved agency, but was tain those services during the 7 nade my request, and exigent es merit a 30-day temporary waiver ement.
requirement, a what efforts yo you were unab	O-day temporary waiver of the ttach a separate sheet explaining ou made to obtain the briefing, why all to obtain it before you filed for all what exigent circumstances of file this case.	requirement, a what efforts yo you were unal bankruptcy, ar	O-day temporary waiver of the attach a separate sheet explaining ou made to obtain the briefing, why ble to obtain it before you filed for and what exigent circumstances of file this case.
dissatisfied wit briefing before	r be dismissed if the court is h your reasons for not receiving a you filed for bankruptcy.	dissatisfied wit	y be dismissed if the court is th your reasons for not receiving a you filed for bankruptcy.
still receive a b You must file a agency, along	atisfied with your reasons, you must viefing within 30 days after you file. certificate from the approved with a copy of the payment plan you ny. If you do not do so, your case sed.	still receive a l You must file a agency, along	satisfied with your reasons, you must briefing within 30 days after you file. a certificate from the approved with a copy of the payment plan you iny. If you do not do so, your case sed.
Any extension only for cause days.	of the 30-day deadline is granted and is limited to a maximum of 15	Any extension	of the 30-day deadline is granted and is limited to a maximum of 15
l am not requi credit counse	red to receive a briefing about ling because of:	☐ I am not requi credit counse	ired to receive a briefing about ling because of:
☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

duty in a military combat zone.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

duty in a military combat zone.

☐ Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Lisa Elaine Lewis

Attachment to Official Form 101

Re: Part 5, question 15

I have certified on Official Form 101 that "I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request and exigent circumstances merit a 30 day temporary waiver of the requirement," due to the following:

Exigent Circumstance to file:

A creditor has filed suit with an imminent court date for a forcible entry and possession (eviction judgement) despite a partial payment of the demand being made and a proposal submitted to pay the debt in full.

The proposal was requested by the creditor's attorney without a specific due date and it was my intention to submit it as soon as possible. Unfortunately, I experienced a verifiable medical emergency that delayed my anticipated submission of the proposal, but it has since been submitted. However, the attorney for some reason has ceased communication without providing his client's disposition despite my request.

(The debt is due to lapsed assessment payments to my condo association; not past due rental payments.)

Efforts to obtain briefing and certificate:

Upon making the difficult decision to pursue the protections provided under a Chapter 13 filing to fulfill my desire to repay the debt to my debtor and to not lose my home to the association, I made the following efforts to obtain the briefing and the certificate:

- I selected an approved agency for my area from the list provided on the Court's website and proceeded to pay for and complete an online course. Upon completion of the online course I received a message that I needed to complete the briefing with a counselor via phone during business hours, which for all intents and purposes was reasonable.
 - However, much to my dismay upon calling the number to complete the briefing and to receive the certificate to submit with my filing, I was told that there was no record of me having taken the online course.

After considerable back and forth it appeared as if the agency I had actually registered with was a filter of some sort because I ended up with a different agency entirely and was told I would need to pay (again) to take their pre-filing course. Somehow the calls from the first agency were being diverted to this other agency. I chose not to proceed to take the course offered by this agency because I was not sure if they were perpetuating the ruse or a victim the same as I.

Lisa Elaine Lewis

Attachment to Official Form 101

Re: Part 5, question 15

Additionally, already being in dire financial straits and needing to file right away, I thought it best to try and find a different agency. The one I selected that is in IL and has in-person appointments is booked for several weeks, hence my request for a temporary waiver.

I have attached the following documents to support my request:

- copies of the information provided by the possible bogus agency
- the page on which the agency appears on the list
- the line on my bank statement that shows the pending charge from the apparent bogus agency
- a copy of the website for the agency that I was diverted to
- the page of the list of the agency where I plan to schedule an in person appointment

I hope you concur that the information provided herein is sufficient grounds for a temporary waiver of presenting the certificate with the petition.

CC Illinois 12/11/15 14:27:02 15-41882 Doc 1

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115 North Cross Street Robinson, IL 62454 877-544-5560

Delivery Method:

internet:

www.hananwill.com

Telephone:

877-544-5560

InCharge Debt Solutions

www.PersonalFinancialEducation.com

Main Address:

5750 Major Blvd Suite 300 Orlando, FL 32819 866-729-0049

Delivery Method:

internet:

www.personalfinancialeducation.com

English and Spanish

Telephone:

1-866-729-0049

English and Spanish

Institute for Consumer Credit Education

www.icceillinois.org

Main Address:

16335 South Harlem Avenue Suite 400 Tinley Park, IL 60477 708-633-6355

Delivery Method:

Telephone:

800-431-1082

iPayDebt Financial Services, Inc. d/b/a Comerstone Financial Education

www.csfedu.org

Main Address:

3011 North Lamar Boulevard Austin, TX 78705 800-336-1245

Delivery Method:

Internet:

www.csfedu.org

Internet/Telephone:

www.csfedu.org / 800-336-1245

Money Management International, Inc.

www.moneymanagement.org

Main Address:

14141 Southwest Freeway Suite 1000 Sugar Land, TX 77478-3494 (877) 964-2227

Delivery Method:

Internet:

www.moneymanagement.org

Telephone:

(877) 964-2227

English and Spanish

English and Spanish

www.moneysharp.org

MoneySharp Credit Counseling Inc.

Main Address:

1916 N. Fairfield Avenue Suite 2 Chicago, IL 60647 866-200-6825

 $http://www.justice.gov/ust/eo/bapcpa/ccde/CC_Files/CC_Approved_Agencies_HTML/cc_...$

Close Window

Money Management International thanks you for your business!

This is an official receipt for your transaction. Please print this for your records.

Client Name:	Lisa Lewis			
SSN:	xxx-xx-3830			
Course Registration				
Credit counseling	Debtor Education			
Registered	Not Paid			

Bankıyınıy Gerilikatıon

State (Sta

HOME N

MY ACCOUNT

PERSONAL INFO

CALL US

Client

Client Account - Lisa Lewis

Screen at end of course *

Course 1 Status:

Completed, no certificate

Congratulations! You have completed the content of course 1. Please finish the certification process by calling and speaking with one of our counselors.

REVIEW

Course 2 Status:

Not Registered

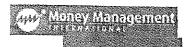
You have not yet registered for course 2.

Course 2 is a debtor education course intended for individuals after filing for bankruptcy.

REGISTER

© 2015 Money Management International 14141 Southwest Freeway, Suite 1000, Sugar Land, TX Member of the National Foundation for Credit Counseling

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Bantationer Caronication Councie

LOCOUNT

HOME

MY ACCOUNT

PERSONAL INFO

CALL US

Call MMI about this website

About MMI

Money Management International (MMI) is the largest nonprofit, full-service credit counseling agency in the United States. Since 1958, we have been helping consumers find the financial tools and solutions they need to achieve financial freedom.

MMI was one of five agencies approved by EOUST in 2005 to provide bankruptcy counseling and education and offers a number of benefits, including:

- · Availability Online counseling and education services are available 24 hours a day, 7 days a week. Counselors are available by phone from Monday - Thursday 10.00AM - 10.00PM (CST), Friday 10:00AM - 6:00PM (CST), Saturday and Sunday 12:00PM - 4:00PM (CST) - excluding major holidays. Education by phone is offered Monday - Saturday.
- Speed and convenience Immediate certificate delivery by fax, email, or mail.
- Reliable customer service NFCC and FCRA certified counselors and a dedicated attorney relations team committed to making your experience positive.

Fee Structure

	<u>Online</u>	<u>Phone</u>
Pre-Filing Counseling	\$50.00	\$50.00
Pre-Discharge Education	\$50.00	\$50.00
Pre-Discharge Education Video	\$50.00	

Get Started

Get information and start counselling: 877.895.2227

Speak with the attorney relations team: 877.833.1743

called but diverted

MMI Locations and Information

MMI Headquarters:

Money Management International 14141 Southwest Freeway, Suite 1000 Sugar Land, TX, 77478-3494 866.889.9347

MoneyManagement.org

For more information about MMI's bankruptcy counseling and education services as well as other financial solutions and tools, visit Services.MoneyManagement.org.

LISA LE WIS

Home

Attorneys Consumers Courses

FAQs Co

Contact Us

Login to DECAF
username

forgot password? Lag in

No matter where you are in the process, we'll walk you through it, every step of the way. We're here to help.

Sign Up Free!

No, I have not

Yes, I have

Course 1: Before filing

Before you can file, you must complete a credit counseling course from an approved agency*, like us

Course 2: After filing

After you file, and before your debts can be discharged, you must complete a financial education course from an approved agency*, like

We're experts at facilitating the needs of bankruptcy attorneys and their clients. Set up a no-cost, no-obligation attorney account today.

Sign Up Free!



Your first step to a fresh start begins here. Call us at 1-866-859-7323.

We are an approved provider*, we provide quality unbiased counseling assistance, and we're here to help. Online and phone courses, as well as counselors and technical support, are available 24/7. *Approval does not endorse or assure the quality of a provider's services.

Why Choose BKcert?

Course 1 and Course 2 are offered through BKcert, a U.S. Trustee approved agency*.

- Unparalleled expertise
- Unbiased counseling
- · Unrivaled convenience
- Couples filing jointly can complete courses together, at no additional charge

What Is DECAF?

Debt Education & Certification Foundation (DECAF) provides credit counseling certificates as required before filing for bankruptcy and Debtor Education courses to be completed after filing

Contact Us

1-866-859-7323
DECAF
112 Goliad Street
Benbrook, TX 76126-2009
additional contact information >>

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Chase Oring 15461882 Actions

Filed 12/11/15 Entered 12/11/15 14:27:02 Desc Majo 1 of 2 Document of Bage 13 of Supplied to Collection Course

LISA LLWIS

Chase Online

Activity for

CHASE CHECKING (...7592)

See full account number

Details for CHASE CHECKING (...7592)

Present Balance

(\$186.48)

Available Balance

(\$186.48)

Overdraft Features

Show details

Transaction Results (1 - 32) for CHASE CHECKING (...7592)

Next

All Transactions

View checks by check number | Search Transactions

Date Type

POS DEBIT MONEY MANAGEMENT INT'L HO

Debit

Balance

Credit

\$50.00

INSUFFICIENT FUNDS FEE FOR A \$143.03 R ECURRING CARD PURCHASE - DETAILS: 12 07VZWRLSS*APOCC VISN 800-922-0204 CA 04833130006150650

\$34.00

(\$136.48)

12/07/2015 Fee

Pending

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De	ebtor 1 Lisa Elaine First Name Middle Na	E Lewis	Case number	(#known)			
P	art 6: Answer These Que	estions for Reporting Purpo	ses				
16	. What kind of debts do you have?	16a. Are your debts prima as "incurred by an individu	rily consumer debts? Consumer ual primarily for a personal, family, or	debts are defined in 11 U.S.C. § 101(8) household purpose."			
	you nave:	No. Go to line 16b. Ves. Go to line 17.					
		16b. Are your debts prima money for a business or ir	rily business debts? Business de nvestment or through the operation of	ebts are debts that you incurred to obtain the business or investment.			
		No. Go to line 16c. Yes. Go to line 17.					
		16c. State the type of debts you	u owe that are not consumer debts or	business debts.			
17.	Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.	ordate provides conference (PCP) to the conference and accordance and according to the conference and according to the confere			
	Do you estimate that after any exempt property is						
	excluded and	□ No					
	administrative expenses are paid that funds will be	☐ Yes					
er was	available for distribution to unsecured creditors?	aada ka kulta 1077 o noonoo ka gaaran ahaa ka k					
18.	How many creditors do	1 1-49	1,000-5,000	25,001-50,000			
	you estimate that you owe?	☐ 50-99 ☐ 100-199	5,001-10,000 10,001-25,000	50,001-100,000 More than 100,000			
essen,	istoria (1888) kantais (1888) kantai kan Kantai kantai kanta	200-999	10,001-23,000	wore than 100,000			
19.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	\$500,000,001-\$1 billion			
	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
		\$500,001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion☐ More than \$50 billion			
×0	How much do you	**************************************	a and the desired and the second and	entaniania menderiman na principal de proprio proprio de la propriorio della proprio d			
	estimate your liabilities	\$50,001-\$100,000	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion			
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$10 billion			
		\$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion			
	71.74 Sign Below						
Fo	r you	I have examined this petition, ar correct.	nd I declare under penalty of perjury ti	hat the information provided is true and			
		If I have chosen to file under Ch of title 11, United States Code. I under Chapter 7.	apter 7, I am aware that I may proceed understand the relief available under	ed, if eligible, under Chapter 7, 11,12, or 13 each chapter, and I choose to proceed			
		If no attorney represents me and this document, I have obtained a	d I did not pay or agree to pay someo and read the notice required by 11 U.	ne who is not an attorney to help me fill out S.C. § 342(b).			
		I request relief in accordance wil	th the chapter of title 11, United State	s Code, specified in this petition.			
		I understand making a false stat with a bankruptcy case can resu 18 U.S.C. §§ 152, 1341, 1519, a	ılt in fines up to \$250,000, or imprison	ing money or property by fraud in connection ment for up to 20 years, or both.			
		* Holer	· ×				
		Signature of Debtor 1	Signal	ture of Debtor 2			
		Executed on 12/11/2015	Execu	ted on			
40.00	Annata transaction of the control of	Francis attended and a service					

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	Case number (#known)_		· · · · · · · · · · · · · · · · · · ·	***************************************		
I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.						
×	Date					
Signature of Attorney for Debtor	- Control of the cont	ММ	1	DE	77777	•
Printed name		***			***************************************	
Firm name		••••				
Number Street				······································		***********
City	State	ZIPC	ode	***************************************		
Contact phone	Email address					
Bar number	State	-				
	I, the attorney for the debtor(s) named in this to proceed under Chapter 7, 11, 12, or 13 of 1 available under each chapter for which the pethe notice required by 11 U.S.C. § 342(b) and knowledge after an inquiry that the informatio Signature of Attorney for Debtor Printed name Firm name Number Street City Contact phone	I, the attorney for the debtor(s) named in this petition, declare that I have inf to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, ar available under each chapter for which the person is eligible. I also certify the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4 knowledge after an inquiry that the information in the schedules filed with the Signature of Attorney for Debtor Printed name Firm name Output City State Contact phone Email address	I, the attorney for the debtor(s) named in this petition, declare that I have informed to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have available under each chapter for which the person is eligible. I also certify that I have notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) a knowledge after an inquiry that the information in the schedules filed with the petit signature of Attorney for Debtor Date Signature of Attorney for Debtor Printed name Firm name City State ZIP Contact phone Email address	I, the attorney for the debtor(s) named in this petition, declare that I have informed the to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have ex available under each chapter for which the person is eligible. I also certify that I have the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applic knowledge after an inquiry that the information in the schedules filed with the petition in the Signature of Attorney for Debtor Date	I, the attorney for the debtor(s) named in this petition, declare that I have informed the debto proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explair available under each chapter for which the person is eligible. I also certify that I have defive the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, or knowledge after an inquiry that the information in the schedules filed with the petition is incompleted. *** Date** Signature of Attorney for Debtor** Printed name* Firm name* Number* Street* City* State* ZIP Code* Contact phone* Email address*	I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about elig to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debthe notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. *** Date Signature of Attorney for Debtor MM / DD / YYYY Printed name Number Street City State ZIP Code Email address

Case 15-41882 Filed 12/11/15 Entered 12/11/15 14:27:02 Desc Main Doc 1 Document Page 16 of 18 Lisa Elaine Lewis Debtor 1 Case number (# kno For you if you are filing this The law allows you, as an individual, to represent yourself in bankruptcy court, but you bankruptcy without an should understand that many people find it extremely difficult to represent attorney themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney. If you are represented by To be successful, you must correctly file and handle your bankruptcy case. The rules are very an attorney, you do not need to file this page. technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay. You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned. If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply. Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? No No Yes Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? ☐ No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? Z No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

Signature of Debt

Date

Contact phor

Cell phone

Signature of Debtor 2

MM / DD / YYYY

Date

Contact phone

Cell phone **1** Email address

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:)		
LISA ELAINE LEWIS)		
)	Case No.	
Debtor (s))	Chapter	13
)	-	
)		

List of Creditors

Green way Park Condo Assoc.	,
care of Kovitz Shifrin Nesbit	•
175 North Archer	
Mundelein, IL 60060	
ComEd	
care of Credit Collection Service	æs
725 Cauton St. Norwood, MA 02062	
A-cai la Alleria	
Associated Alleraists care of certified services. Inc.	
1.0. BOX 177	
Wankesan, IL 60079	
ADT Security Services care of Trans world Systems In	
care of Irans world Systems Ir	nc.
Sp7 Prudential Road	
Horsham, PA 19044	
Capital One Services, LLC	
P.O. Box 30285	
Salt Lake City, UT 84130	

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Debtor/Joint Debtor's Name:

PLS Financial Solutions 3375, Franklin	of IL, Inc.
Chicago IL 60606	
Capital the AutoFinance 7933 Prestor Road	
Plane, TX 75024	